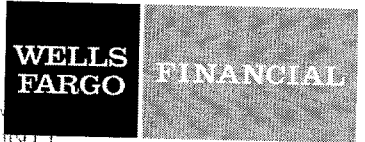


Environmental Disclosure Document for Transfer of Real Property



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

For Use By County Recorder's Office

County LAKE Document number 2005 001404 Date 12/22/2004
 Volume _____ Page _____ Received by MICHAEL A. ...

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

Street 8946 ODAY DRIVE City or town HIGHLAND
 Township _____ Permanent real estate index number _____

B. Legal description:

Section _____ Township _____ Range _____

Enter or attach complete legal description in this area:

Liability Disclosure

Transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of the environmental problems in association with the property.

C. Property Characteristics:

Lot size _____ Acreage _____
 Check all types of improvements and uses that pertain to the property:
 Apartment building (6 units or less)
 Commercial apartment (over 6 units)
 Store, office, commercial building
 Industrial building
 Farm, with buildings
 Other (specify) SINGLE FAMILY RESIDENTIAL

II. Nature of Transfer

A. (1) Is this a transfer by deed or other instrument of conveyance? Yes No
 (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust? Yes No
 (3) A lease exceeding a term of 40 years? Yes No
 (4) A mortgage or collateral assignment of beneficial interest? Yes No
 (5) A contract for the sale of property? Yes No

B. (1) Identify Transferor:

Name and current address of Transferor _____ Trust number _____
 Name and address of Trustee if this is a transfer of beneficial interest of a land trust: _____

(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form:

Name, position (if any), and address _____ Telephone number _____

C. Identify Transferee:

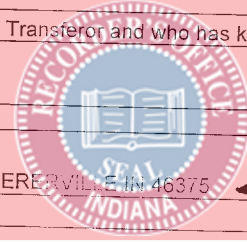
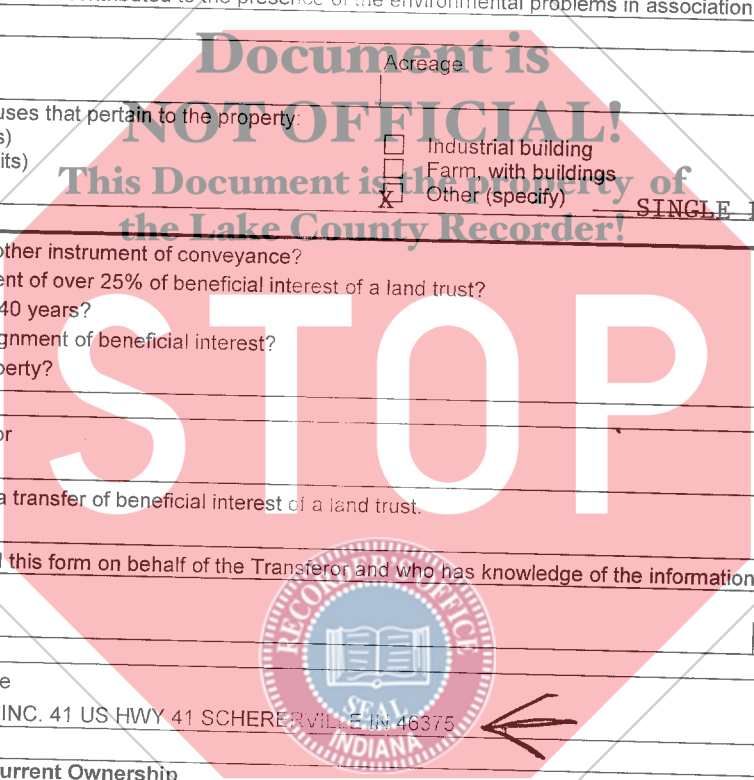
Name and current address of Transferee WELLS FARGO FINANCIAL INDIANA, INC. 41 US HWY 41 SCHERERVILLE IN 46375

III. Environmental Information

A. Regulatory Information During Current Ownership

1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste," as defined by IC 13-7-1? Yes No
 2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage? Yes No
 3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste," as defined in IC 13-7-1? Yes No
 4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
 Landfill Yes No
 Surface Impoundment Yes No
 Land Treatment Yes No
 Waste Pile Yes No
 Incinerator Yes No
 Storage Tank (Above Ground) Yes No
 Storage Tank (Underground) Yes No
 Container Storage Area Yes No
 Injection Wells Yes No
 Wastewater Treatment Units Yes No
 Septic Tanks Yes No
 Transfer Stations Yes No
 Waste Recycling Operations Yes No
 Waste Treatment Detoxification Yes No
 Other Land Disposal Area Yes No

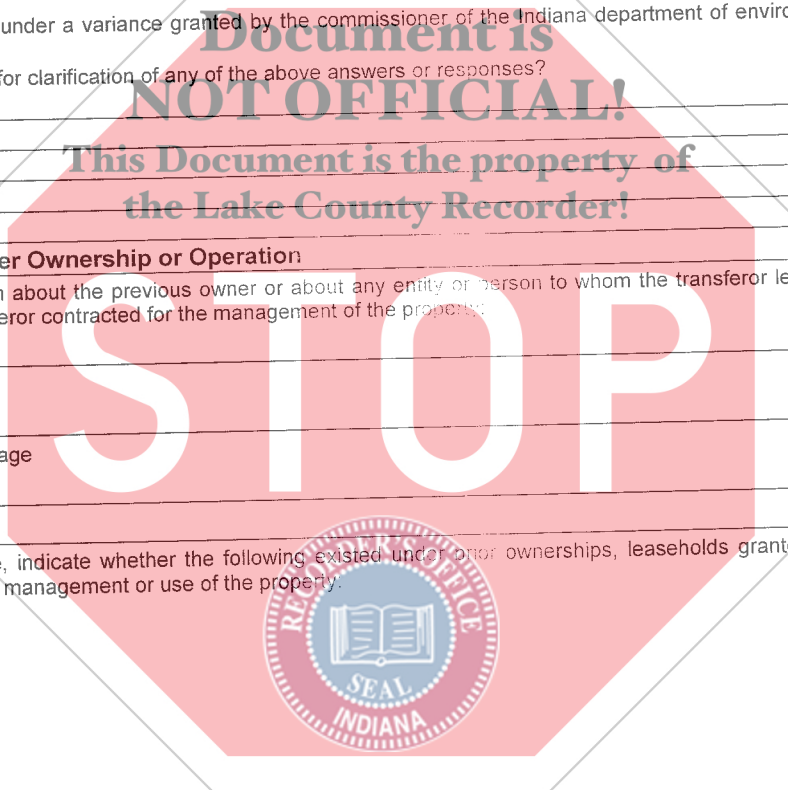
If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or collateral assignment of beneficial interest, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.



(continued on reverse side)

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5. Has the transferor ever held any of the following in regard to this real property?
- (A) Permits for discharges of wastewater to waters of Indiana. Yes No
 - (B) Permits for emission to the atmosphere. Yes No
 - (C) Permits for any waste storage, waste treatment, or waste disposal operation. Yes No
6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works? Yes No
7. Has the transferor been required to take any of the following actions relative to this property?
- (A) Filled an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022). Yes No
 - (B) Filled a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023). Yes No
8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?
- (A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property. Yes No
 - (B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered. Yes No
 - (C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property. Yes No
9. Environmental Releases During Transferor's Ownership.
- (A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws? Yes No
 - (B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site? Yes No
- If the answers to question (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?
- Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?
 - Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?
 - Sampling and analysis of soils?
 - Temporary or more long term monitoring of groundwater at or near the site?
 - Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?
 - Coping with fumes from subsurface storm drains or inside basements?
 - Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management? Yes No
11. Is there any explanation needed for clarification of any of the above answers or responses?



B. Site Information Under Other Ownership or Operation

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name _____

Type of business or property usage _____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property:

- Landfill Yes No
- Surface Impoundment Yes No
- Land Treatment Yes No
- Waste Pile Yes No
- Incinerator Yes No
- Storage Tank (Above Ground) Yes No
- Storage Tank (Underground) Yes No
- Container Storage Area Yes No
- Injection Wells Yes No
- Wastewater Treatment Units Yes No
- Septic Tanks Yes No
- Transfer Stations Yes No
- Waste Recycling Operations Yes No
- Waste Treatment Detoxification Yes No
- Other Land Disposal Area Yes No

IV. Certification

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgagor/Transferor (type name as signed): DIANE K. FREEHAUF

Diane K. Freehauf

B. This form was delivered to me with all elements completed on DECEMBER 22, 2004

Wells Fargo Financial Indiana, Inc. (type name as signed): TINA KOESTNER

Tina Koestner

State of Indiana)
) ss.
County of LAKE)

Before me, the undersigned, a Notary Public in and for said County, this 22 day of DECEMBER 2004, came DIANE K. FREEHAUF, and acknowledged the execution of the foregoing. Witness my hand and official seal.

Christina S. Koestner
Notary Public

Type name as signed: CHRISTINA S KOESTNER
My Commission Expires: JUNE 23, 2011
This instrument was prepared by: JEAN DOHMEIER

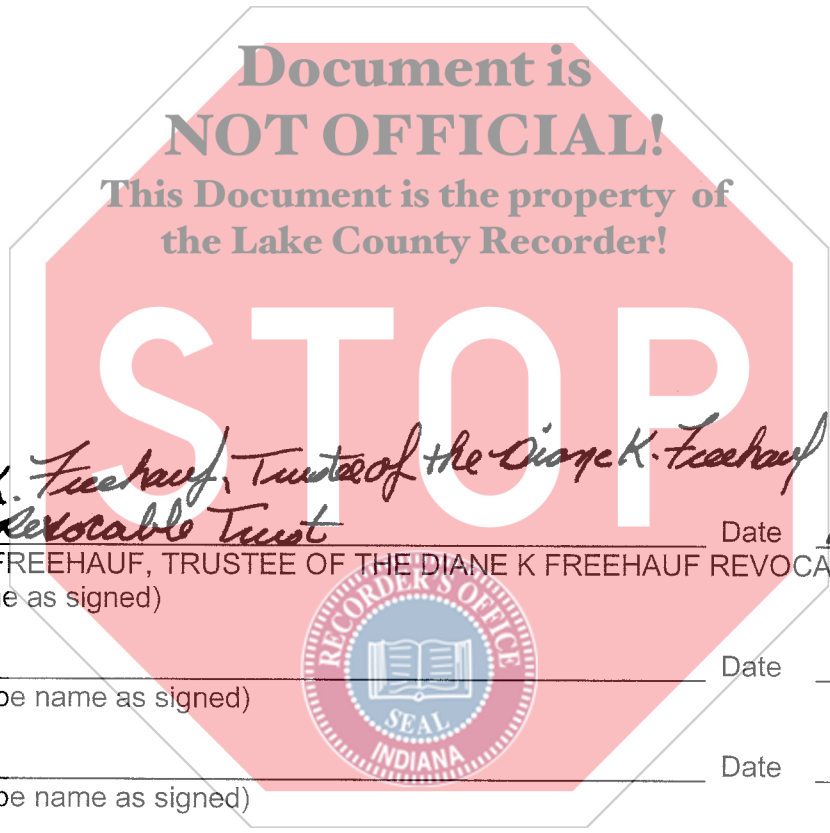


Mortgage/Deed of Trust Addendum

Addendum for legal description of Mortgage/Deed of Trust dated December 22, 2004, DIANE K. FREEHAUF, TRUSTEE OF THE DIANE K. FREEHAUF REVOCABLE TRUST , mortgagor(s)/trustor(s).

Legal description:

LOT 18 IN BLOCK 2 IN FIFTH STREET ESTATE THIRD ADDITION TO THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31, PAGE 93, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



Diane K. Freehauf, Trustee of the Diane K. Freehauf Revocable Trust Date 12/22/04
DIANE K FREEHAUF, TRUSTEE OF THE DIANE K FREEHAUF REVOCABLE TRUST
(Type name as signed)

(Type name as signed) Date _____

(Type name as signed) Date _____

(Type name as signed) Date _____